

State of Washington  
Office of the Insurance Commissioner  
1999 Washington Market Share and Loss Ratio  
Line of Business: Commercial Auto No-Fault (personal injury protection)

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Fnumclaw Ins Co	14761	WA	\$941	16.18%	\$909	\$544	59.86%
2	American Home Assur Co	19380	NY	\$639	11.00%	\$637	\$39	6.10%
3	State Farm Mut Auto Ins Co	25178	IL	\$448	7.70%	\$441	\$155	35.25%
4	Grande Ins Assn	22101	WA	\$351	6.04%	\$285	\$77	27.17%
5	Truck Ins Fxch	21709	CA	\$298	5.12%	\$285	(\$21)	(7.53)%
6	Unigard Ins Co	25747	WA	\$282	4.84%	\$309	\$49	15.87%
7	American States Ins Co	19704	IN	\$271	4.67%	\$202	(\$30)	(14.73)%
8	Farmers Ins Exch	21652	CA	\$251	4.32%	\$246	\$166	67.62%
9	American Economy Ins Co	19690	IN	\$167	2.87%	\$164	\$69	41.80%
10	North Pacific Ins Co	23892	OR	\$133	2.29%	\$152	\$29	19.36%
11	Allstate Ind Co	19240	IL	\$132	2.27%	\$117	\$17	14.42%
12	Progressive Northern Ins Co	38628	WI	\$131	2.26%	\$123	\$74	59.98%
13	Mid-Century Ins Co	21687	CA	\$125	2.15%	\$112	\$72	64.39%
14	Great West Cas Co	11371	NF	\$101	1.74%	\$107	\$90	84.08%
15	American Ins Co	21857	NE	\$75	1.28%	\$54	\$24	44.02%
16	Safeco Ins Co Of Amer	24740	WA	\$73	1.25%	\$137	\$57	41.41%
17	Allstate Ins Co	19232	IL	\$72	1.24%	\$72	\$14	19.35%
18	Zurich American Ins Co	16535	NY	\$65	1.11%	\$73	\$106	145.17%
19	Transportation Ins Co	20494	IL	\$55	0.95%	\$65	\$13	19.57%
20	West American Ins Co	44393	IN	\$53	0.92%	\$53	\$33	62.74%
21	Valley Forge Ins Co	20508	PA	\$52	0.90%	\$38	\$337	885.97%
22	National Cas Co	11991	WI	\$52	0.90%	\$43	\$21	48.30%
23	Travelers Ind Co Of IL	25674	IL	\$49	0.83%	\$44	\$13	29.91%
24	Assurance Co Of Amer	19305	NY	\$42	0.72%	\$31	\$9	28.95%
25	American Employers Ins Co	20613	MA	\$41	0.71%	\$24	\$2	9.84%
26	Northland Ins Co	24015	MN	\$41	0.70%	\$42	\$103	243.51%
27	Transcontinental Ins Co	20486	NY	\$39	0.67%	\$38	\$24	64.26%
28	Cornhusker Cas Co	20044	NE	\$39	0.67%	\$32	\$4	12.32%
29	Gulf Ins Co	22217	MO	\$37	0.63%	\$15	\$0	0.00%
30	Utica Mut Ins Co	25976	NY	\$35	0.60%	\$22	\$8	35.73%
31	Travelers Ind Co	25658	CT	\$35	0.60%	\$60	\$34	56.16%
32	National Surety Corp	21881	IL	\$34	0.59%	\$20	\$3	16.48%
33	Employers Fire Ins Co	20648	MA	\$32	0.56%	\$26	\$15	58.53%
34	Cascade Natl Ins Co	10175	WA	\$31	0.54%	\$33	\$29	88.64%
35	American & Foreign Ins Co	24589	DE	\$26	0.44%	\$24	\$40	165.97%
36	Financial Ind Co	19852	CA	\$26	0.44%	\$28	(\$8)	(30.03)%
37	Federated Service Ins Co	28304	MN	\$24	0.42%	\$26	(\$9)	(35.76)%
38	Continental Western Ins Co	10804	IA	\$24	0.41%	\$17	\$7	43.31%
39	Western Natl Assur Co	24465	WA	\$24	0.41%	\$24	\$8	32.61%
40	First Natl Ins Co Of Amer	24724	WA	\$21	0.36%	\$35	\$9	26.59%
All 173 Other Companies				\$449	7.72%	\$499	\$1,697	340.11%
Totals (Loss Ratio is average)				\$5,816	100.00%	\$5,664	\$3,926	69.31%

(1)Excluding all Loss Adjustment Expenses (LAE)